

Information to identify the case:

Debtor 1 Robert Horner Gott
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2910**

EIN --_-----

Debtor 2 Christine Paula Gott
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0017**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-18600-KCF**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Horner Gott

Christine Paula Gott

8/19/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert Horner Gott
 Christine Paula Gott
 Debtors

Case No. 16-18600-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db/jdb	#+Robert Horner Gott, Christine Paula Gott, 13 Barbados Drive S, Toms River, NJ 08757-4045
cr	+Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
516156460	+Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
516156461	Berkeley Township Collector of Taxes, 627 Pinewald-Keswick Rd., PO Box B, Bayville, NJ 08721-0287
516156462	+Berkeley Township Sewerage Authority, 255 Atlantic City Blvd., Bayville, NJ 08721-1296
516156463	+Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
516156468	+Holiday City @Berkeley Shareowners Corp, 631 Jamaica Blvd, Toms River, NJ 08757-4000
516156470	+United Water Toms River, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105
516156471	Vacation Village, PB 405947, Atlanta, GA 30384-5947

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2016 22:45:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 19 2016 22:45:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516156464	EDI: BANKAMER.COM Aug 19 2016 22:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
516156465	EDI: CAPITALONE.COM Aug 19 2016 22:33:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516156466	+EDI: CHASE.COM Aug 19 2016 22:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516156467	+EDI: TSYS2.COM Aug 19 2016 22:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
516156469	EDI: TFSR.COM Aug 19 2016 22:34:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

Andrea Dobin	ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
William H. Oliver, Jr.	on behalf of Joint Debtor Christine Paula Gott bkwoliver@aol.com
William H. Oliver, Jr.	on behalf of Debtor Robert Horner Gott bkwoliver@aol.com

TOTAL: 5